

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 06-496-L
Docket No. 2006-171**

Darrel M. Young,

Respondent.

For the Petitioner:

**William R. Peattie (P48004)
Office of Financial & Insurance Services
611 W. Ottawa, 3rd Floor
Lansing, MI 48933
(517) 335-2068
FAX (517) 241-2894
wpeatt@michigan.gov**

For the Respondent:

**Darrel M. Young
13403 Denver Circle South
Sterling Heights, MI 48312**

**Issued and entered
this 26th day of April 2006
by John R. Schoonmaker
Special Deputy Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision dated April 3, 2006. She recommended that the Commissioner revoke the Respondent's insurance license.

Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Com'n*, 136 Mich.App. 52 (1984).

ORDER

Therefore, it is ORDERED that the Respondent's insurance license is revoked.